

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | |
|-------------------------|---|---------------------------------------|
| In Re: |) | Bankruptcy No. 15-24514-GLT |
| Valerian A. Karlski and |) | |
| Renee J. Karlski, |) | |
|) |) | Chapter 13 |
| Debtors. |) | |
| <hr/> | | |
| Valerian A. Karlski and |) | |
| Renee J. Karlski, |) | |
|) |) | Related to Document No. |
| Movants, |) | |
|) |) | |
| v. |) | Hearing Date and Time: |
|) |) | November 1, 2017 at 10:30 a.m. |
| Chase Mortgage, |) | |
|) |) | |
| Respondent. |) | |

AMENDED LOAN MODIFICATION SUMMARY

Property Valuation: \$ 250,000.00 Source: Assessment

Original Loan Amount: \$ 270,900.00 Origination Date: December 18, 2003

Prepetition Arrears: \$ 1,881.71

| As of Petition Date | | Under Proposed Modification |
|----------------------------|------------------------------|------------------------------------|
| \$267,001.04 | Principal Balance | \$273,600.64 |
| 5.000% | Interest Rate | 4.000% |
| January 1, 2034 | Maturity Date | September 1, 2057 |
| \$1,330.56 | P&I Payment | <u>\$1,044.85</u> |
| \$456.24 | Escrow Payment | <u>\$499.07</u> |
| \$1,786.80 | Total Payment | <u>\$1,543.92</u> |
| | Balloon Payment | |
| | Cumulative Interest | |
| | LTV | |
| \$1,778.37 | Ch. 13 Payment | <u>\$1,778.37</u> |
| \$0.00 | Ch. 13 Pmt. (Arrears) | \$0.00 |

Any other term(s) in which there is a substantive difference between the original loan and the proposed modified loan: